

## DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **METHODS, SYSTEMS, AND ARTICLES OF MANUFACTURE FOR PROVIDING FINANCIAL ACCOUNTS WITH CONDITIONS** the specification of which was filed on March 19, 2004 as United States Application No. 10/804,170 and Confirmation No. 7400.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

| Country | Application Number | Date of Filing | Priority Claimed Under 35 U.S.C. 119                     |
|---------|--------------------|----------------|--|
|         |                    |                | <input type="checkbox"/> YES <input type="checkbox"/> NO |
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I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:


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| Full Name of First Inventor<br>Nathan T. Czyzewski                                 | Inventor's Signature<br> | Date<br>8/23/04         |
| Residence<br>Arlington, Virginia 22206   |  | Citizenship<br>U.S. USA |
| Post Office Address<br>3536 S. Stafford Street, Apt. A1, Arlington, Virginia 22206 |  |                         |

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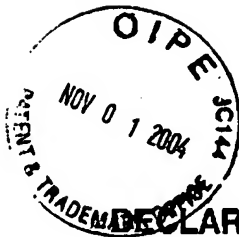
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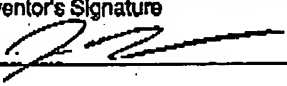
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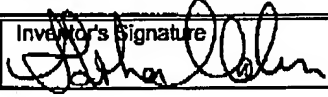
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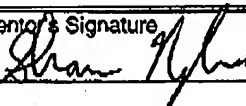
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I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. **FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., CUSTOMER NUMBER 22,852.**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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